

REMARKS

By the present Preliminary Amendment, Claims 12, 15 and 18 have been replaced, Claims 32-61 have been added, and Claims 8 and 29-31 have been cancelled. No new matter has been introduced in the replaced claims or the added claims.

Favorable consideration of the application is respectfully requested.

If the Examiner should have any questions concerning this communication or feels that an interview would be helpful, the Examiner is requested to call the Applicants' undersigned attorney at (718) 680-3565.

Respectfully submitted,



George Likourezos

Reg. No. 40,067

Applicant and Attorney for Applicants

Send Correspondence To:

George Likourezos, Esq.
9321 Ridge Boulevard
Brooklyn, New York 11209-6706
(718) 680-3565



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: LIKOUREZOS et al. GROUP ART UNIT: 3628
SERIAL NO.: 10/044,075 FILED: January 11, 2002
EXAMINER: David Linzey Atty. Docket No. 1002 CIP III

FOR: **SYSTEM AND METHOD FOR EFFECTING A REAL-TIME
PAYMENT FOR AN ITEM WON ON AN ELECTRONIC AUCTION**

Assistant Commissioner for Patents
Washington, D.C. 20231

RECEIVED

MARKED-UP VERSIONS OF THE AMENDMENTS

NOV 22 2002

GROUP 3600

Sir:

Marked-up versions of the amendments in accordance with 37 C.F.R. § 1.121 are
provided below:

Marked-Up Versions of Claims 12, 15 and 18:

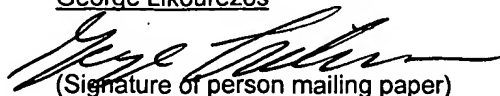
12. A method for effecting payment for at least one item offered for sale by a
seller and purchased by a buyer via an electronic auction web site, where the electronic auction
web site is accessible by a plurality of users and maintained by an electronic auction system, the
method comprising the steps of:

CERTIFICATION UNDER 37 C.F.R. § 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal
Service as first class mail, postpaid in an envelope, addressed to the Assistant Commissioner for Patents,
Washington, D.C. 20231.

Dated: 11/15/02

George Likourezos


(Signature of person mailing paper)

sending an e-mail by the electronic auction system to the buyer of the at least one item;
receiving, via one of the electronic auction web site and the e-mail, at least one input
from the buyer indicating an initiation to effect payment;

providing a payment page to the buyer after receiving the at least one input from the
buyer; [and]

receiving, via the payment page, authorization from the buyer [to deduct funds from at
least one payment account corresponding to the buyer to be used] to effect payment to the seller
of the at least one item; and

effecting payment to at least the seller of the at least one item.

15. The method according to Claim 12, wherein the method for effecting payment
does not provide for any interaction between the buyer and the seller, and wherein the e-mail is
sent automatically by the electronic auction system without receiving any input from the seller or
the buyer after a determination is made by the electronic auction system as to the identity of the
buyer.

18. The method according to Claim 16, wherein the step of effecting payment
includes the step of loaning funds to the buyer [by the electronic auction system].

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